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EXAMINER

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3692

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PAPER

Please find below and/or attached an Office communication concerning this application or proceeding.

The time period for reply, if any, is set in the attached communication.

DETAILED ACTION

1. This final Office action is responsive to Applicant's response filed June 6, 2008.

Non-elected claims 17-31 stand as withdrawn.

Claims 32-45 have been added.

Claims 1-16 and 32-45 are pending.

Response to Arguments

2. Applicant's arguments filed June 6, 2008 have been fully considered but they are not persuasive.

Applicant argues that "Paul fails to teach or suggest, among other things, 'determining whether to apply a delay to processing the financial transaction,' as required by claim 1." The Examiner respectfully disagrees. The delay is applied for customers using the MBD card (col. 4, lines 41-65). By processing a transaction using an MBD card versus a non-MBD card, it is determined that the MBD card and all of its benefits (including the processing delay) are to be implemented.

The details of a tokenless biometrically-initiated financial transaction (as recited in new claims 32-45) are addressed below.

Also, Examiner notes that, as per MPEP § 2144.03(C), the statements of Official Notice made in the art rejection have been established as admitted prior art since Applicant has not traversed the Examiner's assertions of Official Notice. More specifically, the following statements of Official Notice are now formally established on record as admitted prior art:

Official Notice is taken that it was old and well-known in the art of financial transactions at the time of Applicant's invention to disclose all transaction-related fees to an account-holder, either electronically or on paper; such disclosure is often required by law.

Claim Rejections - 35 USC § 102

3. The following is a quotation of the appropriate paragraphs of 35 U.S.C. 102 that form the basis for the rejections under this section made in this Office action:

A person shall be entitled to a patent unless –

(e) the invention was described in (1) an application for patent, published under section 122(b), by another filed in the United States before the invention by the applicant for patent or (2) a patent granted on an application for patent by another filed in the United States before the invention by the applicant for patent, except that an international application filed under the treaty defined in section 351(a) shall have the effects for purposes of this subsection of an application filed in the United States only if the international application designated the United States and was published under Article 21(2) of such treaty in the English language.

4. Claims 1-11 and 13-16 are rejected under 35 U.S.C. 102(e) as being anticipated by Paul et al. (U.S. Patent No. 7,104,443).

Paul discloses a method for conducting a biometrically-initiated financial transaction with delayed processing of payment, the method comprising:

[Claim 1] receiving information regarding a biometrically-initiated financial transaction involving a consumer and a merchant (col. 6, lines 1-19, 29-37; col. 10, lines 1-10);

determining whether to apply a delay to processing the financial transaction (col. 4, lines 40-56; col. 14, lines 45-51);

associating a payment instruction with the financial transaction, said payment

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instruction providing for a delay period in accordance with said determination (col. 4, lines 40-56; col. 14, lines 45-51);

delaying the processing of the financial transaction for a period of time in accordance with the delay period specified in the payment instruction (col. 4, lines 40-56; col. 14, lines 45-51); and

after the period of time has elapsed, initiating payment processing for the financial transaction (col. 4, lines 40-56; col. 14, lines 45-51);

[Claim 2] wherein said receiving comprises receiving a fingerprint (col. 6, lines 1-19, 29-37; col. 10, lines 1-10);

[Claim 3] wherein said determining includes determining an amount of a delay period to apply to the processing of the financial transaction (col. 4, lines 40-56; col. 14, lines 45-51);

[Claim 4] wherein said initiating comprises initiating payment processing using the Automated Clearing House network (col. 2, lines 36-45; col. 3, lines 15-22; col. 4, lines 37-51; col. 10, lines 23-25; col. 12, lines 9-29; col. 14, lines 29-51; col. 16, lines 33-38);

[Claim 5] wherein said associating comprises automatically storing on at least one system database instructions for processing the financial transaction (Figs. 1-4; col. 4, lines 40-56; col. 14, lines 45-51);

[Claim 6] wherein said determining is based on one or more parameters (col. 4, lines 40-56 – The “float” can be a benefit for the cardholder; col. 12, line 59 through col. 13, line 14 and col. 17, lines 3-6 – Consumers must meet merchant-established qualifications in order to become cardholders; col. 14, lines 45-51);

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[Claim 7] wherein said parameters include one or more of: the identity of the consumer; the date of a transaction; the time of a transaction; the identity of the payee; the location of a transaction; one or more products or services being purchased; the history of one or more consumer purchases, including purchases from multiple payees; the history of one or more consumer financial transactions; one or more records of membership in a shopping club; and one or more records of a consumer's affinity with a person, group or entity (col. 4, lines 40-56 – The “float” can be a benefit for the cardholder; col. 12, line 59 through col. 13, line 14 and col. 17, lines 3-6 – Consumers must meet merchant-established qualifications in order to become cardholders; col. 13, line 45 through col. 14, line 6; col. 14, lines 45-51);

[Claim 8] retrieving data about the consumer (col. 4, lines 40-56 – The “float” can be a benefit for the cardholder; col. 12, line 59 through col. 13, line 14 and col. 17, lines 3-6 – Consumers must meet merchant-established qualifications in order to become cardholders; col. 13, line 45 through col. 14, line 6; col. 14, lines 45-51);

[Claim 9] accessing data from a third party database (col. 2, lines 36-45; col. 3, lines 15-22; col. 4, lines 37-51; col. 10, lines 23-25; col. 12, lines 9-29; col. 14, lines 29-51; col. 16, lines 33-38 – Settling payments through the Automated Clearing House necessarily requires accessing data from a third party database; col. 8, lines 25-30 – Transaction settlement may involve accessing information through a third party);

[Claim 10] wherein evaluation of said parameters occurs locally (col. 2, lines 36-45 – The merchant handles much of the transaction processing locally; col. 4, lines 14-18, 40-56 – The “float” can be a benefit for the cardholder; col. 12, line 59 through col. 13,

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line 14 and col. 17, lines 3-6 – Consumers must meet merchant-established qualifications in order to become cardholders; col. 14, lines 45-51);

[Claim 11] charging a fee for said delay in processing, said fee being one or more of a fixed sum, a sum equal to a percentage of the financial transaction, and the accrual of interest (col. 4, line 41 through col. 5, line 9 – A consumer may surrender a monetary value in exchange for the MBD card or an extension of credit. The MBD card can give the cardholder the benefit of a “float”; col. 14, line 38 through col. 15, line 19 – Other fees associated with the MBD card, such as fees associated with transactions returned for non-sufficient funds, may also be charged to the cardholder);

[Claim 13] wherein said charged fee is collected by the merchant or by a third party (col. 3, lines 31-50; col. 4, line 41 through col. 5, line 9; col. 6, lines 15-28; col. 14, line 38 through col. 15, line 19).

Paul discloses a method for conducting a financial transaction with delayed processing of payment, the method comprising:

[Claim 14] receiving information regarding a financial transaction involving a payor and a payee (col. 2, lines 36-45; col. 3, lines 15-22; col. 4, lines 37-51; col. 6, lines 1-19, 29-37; col. 10, lines 1-10, 23-25; col. 12, lines 9-29; col. 14, line 38 through col. 15, line 19; col. 16, lines 33-38);

determining whether to apply a delay to processing the financial transaction (col. 4, lines 40-56; col. 14, lines 45-51);

associating a payment instruction with the financial transaction, said payment instruction providing for a delay period in accordance with said determination (col. 4, lines 40-56; col. 14, lines 45-51);

delaying the processing of the financial transaction for a period of time in accordance with the delay period specified in the payment instruction (col. 4, lines 40-56; col. 14, lines 45-51); and

after the period of time has elapsed, initiating payment processing for the financial transaction (col. 4, lines 40-56; col. 14, lines 45-51);

[Claim 15] wherein said receiving comprises receiving information regarding a financial transaction involving a payor and a payee, the payee having completed all payee obligations under the financial transaction (col. 2, lines 36-45; col. 3, lines 15-22; col. 4, lines 37-51; col. 6, lines 1-19, 29-37; col. 10, lines 1-10, 23-25; col. 12, lines 9-29; col. 14, line 38 through col. 15, line 19; col. 16, lines 33-38);

[Claim 16] wherein said determining comprises determining an amount of a delay period to apply to the processing of the financial transaction (col. 4, lines 40-56; col. 14, lines 45-51).

Claim Rejections - 35 USC § 103

5. The following is a quotation of 35 U.S.C. 103(a) which forms the basis for all obviousness rejections set forth in this Office action:

(a) A patent may not be obtained though the invention is not identically disclosed or described as set forth in section 102 of this title, if the differences between the subject matter sought to be patented and the prior art are such that the subject matter as a whole would have been obvious at the time the invention was made to a person having ordinary skill in the art to which said subject matter pertains. Patentability shall not be negated by the manner in which the invention was made.

6. Claim 12 is rejected under 35 U.S.C. 103(a) as being unpatentable over Paul et al. (U.S. Patent No. 7,104,443), as applied to claim 11 above, in view of Official Notice [now admitted prior art].

[Claim 12] As per col. 4, line 41 through col. 5, line 9 of Paul, a consumer may surrender a monetary value in exchange for the MBD card or an extension of credit. The MBD card can give the cardholder the benefit of a “float.” As seen in col. 14, line 38 through col. 15, line 19, other fees associated with the MBD card, such as fees associated with transactions returned for non-sufficient funds, may also be charged to the cardholder. However, Paul does not explicitly disclose the step of communicating said charged fee to the consumer electronically or by printed media. Official Notice is taken that it was old and well-known in the art of financial transactions at the time of Applicant’s invention to disclose all transaction-related fees to an account-holder, either electronically or on paper; such disclosure is often required by law [now admitted prior art]. Therefore, the Examiner submits that it would have been obvious to one of ordinary skill in the art at the time of Applicant’s invention to modify Paul to explicitly perform the step of communicating said charged fee to the consumer electronically or by printed media in order to conform to federal and local laws that require full disclosure regarding transaction-related fees associated with a financial account.

7. Claims 32-43 and 45 are rejected under 35 U.S.C. 103(a) as being unpatentable over Paul et al. (U.S. Patent No. 7,104,443) in view of Pare, Jr. et al. (U.S. Patent No. 5,870,723).

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[Claims 32-43, 45] Claims 32-43 and 45 recite limitations already addressed by the rejection of claims 1-11 and 13-16 above; therefore, the same rejection applies.

Furthermore, Paul does not explicitly disclose that the information received regards a *tokenless* biometrically-initiated financial transaction; however, Pare discloses a tokenless biometric transaction authorization system that allows transactions to be authorized through entry of a PIN and a biometric sample (abstract). The biometric authorization provides the benefit of effecting transactions more quickly and conveniently, as compared to systems using tokens (abstract; col. 5, lines 5-10). Since Pare presents a manner of improving the efficiency and convenience of Paul's system (which combines biometrics with its card-based transactions, as seen in column 6), the Examiner submits that it would have been obvious to one of ordinary skill in the art at the time of Applicant's invention to modify Paul such that the information received regards a *tokenless* biometrically-initiated financial transaction in order to facilitate quicker and more convenient transactions.

Additionally, regarding claim 35, Paul discloses that said determining an amount of a delay period comprises receiving a selection of a payment option that defines the delay period to apply to the processing of the financial transaction (Paul: The delay is applied for customers using the MBD card (col. 4, lines 41-65). By processing a transaction using an MBD card versus a non-MBD card, it is determined that the MBD card and all of its benefits (including the processing delay) are to be implemented, including a 2-3 day delay period).

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8. Claim 44 is rejected under 35 U.S.C. 103(a) as being unpatentable over Paul et al. (U.S. Patent No. 7,104,443) in view of Pare, Jr. et al. (U.S. Patent No. 5,870,723), as applied to claim 32 above, and further in view of Official Notice [now admitted prior art].

[Claim 44] As per col. 4, line 41 through col. 5, line 9 of Paul, a consumer may surrender a monetary value in exchange for the MBD card or an extension of credit. The MBD card can give the cardholder the benefit of a "float." As seen in col. 14, line 38 through col. 15, line 19, other fees associated with the MBD card, such as fees associated with transactions returned for non-sufficient funds, may also be charged to the cardholder. However, Paul does not explicitly disclose the step of communicating said charged fee to the consumer electronically or by printed media. Official Notice is taken that it was old and well-known in the art of financial transactions at the time of Applicant's invention to disclose all transaction-related fees to an account-holder, either electronically or on paper; such disclosure is often required by law [now admitted prior art]. Therefore, the Examiner submits that it would have been obvious to one of ordinary skill in the art at the time of Applicant's invention to modify Paul to explicitly perform the step of communicating said charged fee to the consumer electronically or by printed media in order to conform to federal and local laws that require full disclosure regarding transaction-related fees associated with a financial account.

Conclusion

9. The prior art made of record and not relied upon is considered pertinent to applicant's disclosure.

Hayashi et al. (JP 2007293752 A) – Discloses a system that automatically defers payment based on a customer's past purchasing record.

Ieshima et al. (US 2003/0078879) – Discloses the ability of customers to select a delay in repayment from among various repayment options.

10. Applicant's amendment necessitated the new ground(s) of rejection presented in this Office action. Accordingly, **THIS ACTION IS MADE FINAL**. See MPEP § 706.07(a). Applicant is reminded of the extension of time policy as set forth in 37 CFR 1.136(a).

A shortened statutory period for reply to this final action is set to expire **THREE MONTHS** from the mailing date of this action. In the event a first reply is filed within **TWO MONTHS** of the mailing date of this final action and the advisory action is not mailed until after the end of the **THREE-MONTH** shortened statutory period, then the shortened statutory period will expire on the date the advisory action is mailed, and any extension fee pursuant to 37 CFR 1.136(a) will be calculated from the mailing date of the advisory action. In no event, however, will the statutory period for reply expire later than **SIX MONTHS** from the date of this final action.

11. Any inquiry concerning this communication or earlier communications from the examiner should be directed to Susanna M. Diaz whose telephone number is (571) 272-6733. The examiner can normally be reached on Monday-Friday, 8 am - 4:30 pm.

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If attempts to reach the examiner by telephone are unsuccessful, the examiner's supervisor, Kambiz Abdi can be reached on (571) 272-6702. The fax phone number for the organization where this application or proceeding is assigned is 571-273-8300.

Information regarding the status of an application may be obtained from the Patent Application Information Retrieval (PAIR) system. Status information for published applications may be obtained from either Private PAIR or Public PAIR. Status information for unpublished applications is available through Private PAIR only. For more information about the PAIR system, see <http://pair-direct.uspto.gov>. Should you have questions on access to the Private PAIR system, contact the Electronic Business Center (EBC) at 866-217-9197 (toll-free). If you would like assistance from a USPTO Customer Service Representative or access to the automated information system, call 800-786-9199 (IN USA OR CANADA) or 571-272-1000.

/Susanna M. Diaz/
Primary Examiner, Art Unit 3692